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DECLARATION FOR UTILITY OR

DESIGN

PATENT APPLICATION (37 CFR 1.63)

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Attorney Docket Number

First Named Inventor

Application Number

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	Filing (surcharge (37 CFR 1.16 (e)) required)	Examiner Nam	e Seb	le Be	Kele)					
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My residence, mailing address, and citizenship are as stated below next to my name.										
I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:										
System for managing risks by combining insurance policy investments with risk prevention computer-bused										
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(Title of the Invention) the specification of which										
is attached hereto										
OR as United States Application Number or PCT International										
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I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or any PCT international application having a filing date before that of the application on which priority is claimed.										
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[Page 1 of 2]

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Given Name William Joseph (first and middle [if any])				Family Name Reid or Surname				
Inventor's Signature William Sificial				Date 02/24/2001 X Country USA Citizenship USA				
Residence: City Dawas			State ブ	χ	Country USA	Citizenship USA		
Mailing Address 7819 Pen/Cr055								
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NAME OF SECOND INVENTOR:				A petition has been filed for this unsigned inventor				
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Additional inventors are being named	on the	suppleme	ntal Additio	nal Inven	tor(s) sheet(s) PT	D/SB/02A attached hereto.		